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United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 20-14844-elf Miguel A. Santiago, Jr. Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 3
Date Rcvd: Jan 22, 2021 Form ID: 309I Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2021:

Recip ID	Recipient Name and Address
db	+ Miguel A. Santiago, Jr., 916 North Lawrence Street, Philadelphia, PA 19123-1416
14571661	Best Buy Credit Services, POB 70601, Philadelphia, PA 19176-0601
14571667	+ Dental Solutions, 722 Market Street, First floor, Philadelphia, PA 19106-2312
14571671	Melvin Santiago, 916 North Lawrence Street, Philadelphia, PA 19123-1416
14571673	Norma Perez, 916 North Lawrence Street, Philadelphia, PA 19123-1416
14571676	+ Police & Fire Federal Credit Union, 901 Arch Street, Philadelphia, PA 19107-2495

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: midusa1@comcast.net	Date/Time	Recipient Name and Address
aty	Email/Text: midusa1@comcast.net	Jan 23 2021 03:22:00	MICHAEL D. SAYLES, Sayles and Associates, 427 West Cheltenham Avenue, Suite #2, Elkins Park, PA 19027-3201
tr	+ Email/Text: bncnotice@ph13trustee.com	Jan 23 2021 03:24:00	WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
smg	Email/Text: megan.harper@phila.gov	Jan 23 2021 03:23:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jan 23 2021 06:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 23 2021 03:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 23 2021 03:23:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jan 23 2021 03:23:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14571669	EDI: HNDA.COM	Jan 23 2021 06:28:00	Honda Financial Services, P.O. Box 166469, Irving, TX 75016-6469
14572404	EDI: HNDA.COM	Jan 23 2021 06:28:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14571662	EDI: CAPITALONE.COM	Jan 23 2021 06:23:00	Capital One, PO Box 85015, Richmond, VA 23285-5018
14571665	+ EDI: CITICORP.COM	Jan 23 2021 06:23:00	CBNA, PO Box 6189, Sioux Falls, SD 57117-6189
14571664	EDI: CAPITALONE.COM	Jan 23 2021 06:23:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083

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Date Rcvd: Jan 22, 2021 Form ID: 309I Total Noticed: 25 14571663 EDI: CAPITALONE.COM Jan 23 2021 06:23:00 Capital One, PO Box 85064, Glen Allen, VA 23058 14571666 Email/PDF: creditonebknotifications@resurgent.com Jan 23 2021 03:36:52 Credit One Bank Payment Services, PO Box 60500, City Of Industry, CA 91716-0500 14571668 EDI: PHINGENESIS Jan 23 2021 06:28:00 Genesis FS Card Services, PO Box 4480, Beaverton, OR 97076-4480 + EDI: RMSC.COM 14571670 Jan 23 2021 06:23:00 Lowes, P.O. Box 105980, Dept. 79, Atlanta, GA 30348-5980 14571672 EDI: NAVIENTFKASMSERV.COM Jan 23 2021 06:23:00 Navient, Department of Education Loan Servicing, PO Box 9635, Wilkes Barre, PA 18773-9635 14571675 + EDI: RMSC.COM Jan 23 2021 06:23:00 PayPal, POB 960006, Orlando, FL 32896-0006 14571677 Email/Text: jennifer.chacon@spservicing.com Jan 23 2021 03:24:00 Select Portfolio Servicing Inc., PO Box 65450, Salt Lake City, UT 84165-0450 14571678 + EDI: RMSC.COM Jan 23 2021 06:23:00 Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005

TOTAL: 20

District/off: 0313-2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
14571674	*+	Norma Perez, 916 North Lawrence Street, Philadelphia, PA 19123-1416

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2021 at the address(es) listed below:

Name Email Address

MICHAEL D. SAYLES

on behalf of Debtor Miguel A. Santiago Jr. midusal@comcast.net, michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com

REBECCA ANN SOLARZ

on behalf of Creditor U.S. Bank National Association as trustee for the holders of the EQCC Home Equity Loan Asset Backed

Certificates, Series 1998-3 bkgroup@kmllawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

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Date Rcvd: Jan 22, 2021 Form ID: 309I Total Noticed: 25

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 5

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Information to id	lentify the case:	•	
Debtor 1:	Miguel A. Santiago Jr.	Social Security number or ITIN: xxx-xx-8784	
Doblor 1.	First Name Middle Name Last Name	EIN:	
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:	
United States Bank	cruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 13 12/25/20	
Case number:	20-14844-elf		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Miguel A. Santiago Jr.	
2.	All other names used in the last 8 years		
3.	Address	916 North Lawrence Street Philadelphia, PA 19123	
	5	MICHAEL D. SAYLES	Contact phone (215) 635-2270
4.	Debtor's attorney Name and address	Sayles and Associates 427 West Cheltenham Avenue, Suite #2 Elkins Park, PA 19027–3201	Email: midusa1@comcast.net
	Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377
			Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed		Hours open: Philadelphia Office 8:30 A.M. to 5:00 P.M;
	at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Reading Office 8:00 A.M. to 4:30 P.M.
			Contact phone (215)408–2800
			Date: 1/22/21

For more information, see page 2

Debtor Miguel A. Santiago Jr. Case number 20–14844–elf

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 22, 2021 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference.All interested, parties shall contact the Trustee, for connection details
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	Filing deadline: 4/23/21 a discharge
	a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4).	discharge
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 3/5/21
	Deadline for governmental units to file a proof of claim:	Filing deadline: 6/23/21
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the descured creditors retain rights in their collateral regardless of wheth claim submits the creditor to the jurisdiction of the bankruptcy court example, a secured creditor who files a proof of claim may surrenderight to a jury trial.	paid on your claim. To be paid, you must file a lebtor filed. her they file a proof of claim. Filing a proof of , with consequences a lawyer can explain. For
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$500.00 confirmation will be held on: 3/16/21 at 10:00 AM, Location: Courtroom #1, 900 Market Street,	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if n the confirmation hearing is not indicated on this notice, you will be adebtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t <u>www.pacer.gov</u> . If you believe that the law
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt. However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	ischarged until all payments under the plan it the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If